

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 10/17/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rick Simmons
aka Ricky Dee Simmons
1381 Quail Covey Circle
Riverton, UT 84065

Case Number:
14-31041 WTT

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-4215

Attorney for Debtor(s) (name and address):

Stephen M. Enderton
Enderton & Mathews, LLC
555 East 4500 South
Suite C-200
Salt Lake City, UT 84107
Telephone number: (801) 281-0252

Bankruptcy Trustee (name and address):

Kevin R. Anderson tr
405 South Main Street
Suite 600
Salt Lake City, UT 84111
Telephone number: (801) 596-2884

Meeting of Creditors

Date: **November 21, 2014**

Time: **10:00 am**

Location: **405 South Main Street, Suite 250, Salt Lake City, UT 84111**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **2/19/15**

For a governmental unit (except as otherwise provided
in Fed. R. Bankr. P. 3002 (c)(1)): **4/15/15**

A Proof of Claim form may be obtained from any U.S. Bankruptcy Court nationwide or via the court's website at www.utb.uscourts.gov

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 1/20/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Notice of Filing of Plan, Hearing on Confirmation of Plan and Hearing on Certain Objections

The debtor has filed a plan. The hearing on confirmation and any filed objections under Local Rule 2003-1(a), 2083-1, or 6070-1(c) will be held:

Date: **12/23/14**, Time: **09:30 AM**, Location: **U.S. Bankruptcy Court, Rm 376, 350 South Main Street, Salt Lake City, UT 84101**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 10/22/14

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9L(12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form may be obtained from any U.S. Bankruptcy Court nationwide or via the court's website at www.utb.uscourts.gov . A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Ref: 11 U.S.C. §348 and F.R.B.P. 3002(c)(5). Filing Deadline for a Foreign Creditor: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007-1, 2003-1(a), 2083-1(e)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Objections to Confirmation and the Filing of Tax Returns	Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation found on the front page of this notice. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken. Unfiled tax returns must be submitted to the appropriate taxing authority and the trustee pursuant to Local Rule 6070-1(c)(1)(2)(3).
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of Utah

In re:
 Rick Simmons
 Debtor

Case No. 14-31041-WTT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2

User: cjf
 Form ID: rab9i

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Oct 22, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2014.

db
 9561425 +Rick Simmons, 1381 Quail Covey Circle, Riverton, UT 84065-4378
 9561429 American Equity Mortgage, Inc, c/o Seterus, PO Box 2008, Grand Rapids, MI 49501-2008
 9561430 +CBE Group, PO Box 900, Waterloo, IA 50704-0900
 9561431 CBE Group Inc, 131 Tower Park, Suite 100, P.O. Box 2635, Waterloo, IA 50704-2635
 9561431 CBE Group, Inc. dba Paragon Solutions, PO Box 2337, Waterloo, IA 50704-2337
 9561428 +Cabot S Murdock, MD, c/o CBE Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 9561432 +Cyprus Credit Union, P.O. Box 326, Magna, UT 84044-0326
 9561433 +Cyprus Credit Union, 3876 W Center View Way, P.O. Box 9002, West Jordan, UT 84084-9002
 9561434 DIRECTV LLC (p), ATTN: Bankruptcies, PO Box 6550, Greenwood Village, CO 80155-6550
 9561439 +G. Scott Jensen/Kevin P. Sullivan, Jensen and Sullivan, LLC, P.O. Box 150612, Ogden, UT 84415-0612
 9561440 +Guglielmo & Associates, PO Box 9420, Salt Lake City, UT 84109-0420
 9561441 +Guglielmo & Associates, PO Box 41688, Tucson, AZ 85717-1688
 9561442 IHC/ARC, 4646 West Lake Park Blvd, PO Box 30191, Salt Lake City, UT 84130-0191
 9561443 Intermountain Healthcare, P.O. Box 410400, Salt Lake City, UT 84141-0400
 9561445 Intermountain Healthcare, PO Box 34578, Seattle, WA 98124-1578
 9561444 Intermountain Healthcare (p), PO Box 27808, Salt Lake City, UT 84127-0808
 9561446 Intermountain Medical Group, PO Box 27128, Salt Lake City, UT 84127-0128
 9561450 +Mortgage Electronic Registration Systems, 1818 Library Street, Suite 300, Reston, VA 20190-6280
 9561453 ++NATIONSTAR MORTGAGE, PO BOX 630267, IRVING TEXAS 75063-0116
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)
 9561452 Nationstar Mortgage, LLC (p), PO Box 630267, Irving, TX 75063-0116
 9561454 +Riverton Hospital, c/o CBE Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 9561455 Seterus, Inc, PO Box 54420, Los Angeles, CA 90054-0420
 9561438 +eTitle Insurance Agency, 3269 South Main Street, Suite 100, Salt Lake City, UT 84115-3773

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: senderton@emlegal.net Oct 23 2014 02:26:05 Stephen M. Enderton,
 Enderton & Mathews, LLC, 555 East 4500 South, Suite C-200, Salt Lake City, UT 84107
 tr +E-mail/Text: bnc@chl3kra.com Oct 23 2014 02:31:00 Kevin R. Anderson tr,
 405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408
 9561426 EDI: CINGMIDLAND.COM Oct 23 2014 01:53:00 AT&T Mobility II LLC, c/o AT&T Services, Inc,
 One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
 9561427 E-mail/Text: banko@bonncoll.com Oct 23 2014 02:30:41
 Bonneville Billing and Collections, Inc, P.O. Box 150621, Ogden, UT 84415-0621
 9561435 EDI: DISCOVER.COM Oct 23 2014 01:58:00 Discover Card, Corporate Office, P.O. Box 30943,
 Salt Lake City, UT 84130-0943
 9561436 EDI: DISCOVER.COM Oct 23 2014 01:58:00 Discover Card, PO Box 8003,
 ATTN: Bankruptcy Dept, Hilliard, OH 43026
 9561437 EDI: DISCOVER.COM Oct 23 2014 01:58:00 Discover Financial Services, Inc (p), PO Box 3025,
 New Albany, OH 43054-3025
 9561448 EDI: IRS.COM Oct 23 2014 01:58:00 Internal Revenue Service,
 Attn: Insolvency Mail Stop 5021, 50 South 200 East, Salt Lake City, UT 84111
 9561449 E-mail/Text: bureauknight@yahoo.com Oct 23 2014 02:26:56 Knight Adjustment Bureau,
 404 East 4500 South, Suite A-34, Salt Lake City, UT 84107-2710
 9561451 E-mail/Text: beverly.archer@abeo.com Oct 23 2014 02:29:40 Mountain West Anesthesia,
 PO Box 3570, Salt Lake City, UT 84110-3570
 9561456 EDI: UTAHTAXCOMM.COM Oct 23 2014 01:58:00 Utah State Tax Commission,
 Attn: Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-9000

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9561447* Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346,
 Philadelphia, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 1088-2

User: cjf
Form ID: rab9i

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Total Noticed: 34

Date Rcvd: Oct 22, 2014

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2014 at the address(es) listed below:

Kevin R. Anderson tr ecfmail@ch13kra.com, lneebling@ch13kra.com
Stephen M. Enderton on behalf of Debtor Rick Simmons senderton@emlegal.net,
turia@emlegal.net;mathews@emlegal.net
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3